AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Original) A method for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

monitoring transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

determining whether the monitored transactions meet at least one predetermined condition; and

applying an incentive to the first financial account based on the predetermined condition.

2.   (Original) The method of claim 1, wherein monitoring the transactions includes:

collecting, by the first financial account provider, transaction information associated with each of the transactions from at least one of:

the user,

a merchant associated with a transaction with the user,

a server system that collects the transaction information, and

the second financial account provider.

3.   (Original) The method of claim 1, further including:

configuring the first financial account based on input received from the user.

4.   (Currently Amended) The method of claim 1, further including:

receiving a forecast goal from the user reflecting [[a]] an estimated transaction amount the user intends to perform using the first financial account over a future transaction monitoring period.

5.   (Original) The method of claim 4, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether the transactions includes purchase amounts associated with the first financial account that collectively meet the forecast goal.

6.   (Original) The method of claim 5, wherein applying the incentive includes:

applying an incentive to the first financial account when the forecast goal is met.

7.   (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether all of the transactions are associated with the first financial account.

8.   (Original) The method of claim 7, wherein applying the incentive includes:

applying a first incentive to the first financial account when all of the transactions are associated with the first financial account, wherein the first incentive is more attractive than other incentives that may be applied to the first financial account when the at least one of the transactions are not associated with the first financial account.

9.   (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

determining whether a subset of the transactions are associated with the first financial account.

10.   (Original) The method of claim 9, wherein the financial account provider is configured to apply a first and second incentive to the first financial account and applying the incentive includes:

applying the second incentive to the first financial account when a subset of the transactions are associated with the first financial account, wherein the second incentive

is less attractive than the first incentive that may be applied to the first financial account when all of the transactions are associated with the first financial account.

11.   (Original) The method of claim 10, wherein the second incentive is more attractive than a third incentive that is applied to the first financial account when the transactions include a fewer number of transactions associated with the first financial account than the number of transactions included in the subset of transactions.

12.   (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:
    determining whether any of the transactions are associated with the second financial account; and
    transferring any second financial account transactions to the first financial account based on the determination.

13.   (Original) The method of claim 12, wherein transferring any second financial account transactions includes:
    providing payment for the second financial account transactions from the first financial account provider to the second financial account provider; and
    adding a total transaction amount associated with the second financial account transactions to a balance associated with the first financial account.

14.   (Original) The method of claim 13, wherein the user gives authorization to the first financial account provider to transfer the second financial account transactions to the first financial account.

15.   (Original) The method of claim 1, wherein the incentive includes at least one of adjusting an interest rate for the first financial account, adjusting a credit limit for the first financial account, adjusting an account fee associated with the first financial account, and adding reward points to accumulating reward point total associated with the first financial account.

16.   (Original) The method of claim 1, wherein the incentive is more attractive to the user when more of the transactions are associated with the first financial account as opposed to the second financial account.

17.   (Original) The method of claim 1, further including:

providing an incentive report to the user based on the applied incentive.

18.   (Original) The method of claim 17, wherein the incentive report includes information associated with incentives that may have been applied to the first financial account based on different types of the predetermined condition.

19.   (Original) The method of claim 1, wherein determining whether the monitored transactions meet at least one predetermined condition includes:

ranking the transactions based on a transaction parameter associated with each transaction;

identifying a set of the transactions that each have a transaction parameter that meets or exceeds a predetermined transaction parameter threshold; and

determining whether the set of transactions meet the at least one predetermined condition.

20.   (Original) The method of claim 19, wherein the at least one predetermined condition includes at least one of:

whether all of the transactions in the set of transactions are associated with the first financial account;

whether a portion of the transactions in the set of transactions are associated with the second financial account;

whether none of the transactions in the set of transactions are associated with the first financial account; and

whether any transactions in the set of transactions are associated with the first financial account and an aggregated value of transaction parameters associated with the first financial account transactions in the set meets a user defined forecast goal.

21.   (Currently Amended) A system for providing incentives for a first financial account, comprising:

a first financial account provider managing the first financial account;

a second financial account provider managing a second financial account; and

a user associated with the first and second financial accounts,

wherein the first financial account provider is configured to:

> monitor purchase transactions performed by the user <u>using the first and second financial accounts</u> over a transaction time period,

> determine whether the purchase transactions meet at least one predetermined condition, and

> apply an incentive to the first financial account based on the predetermined condition.

22.   (Original) The system of claim 21, wherein the first financial account provider is configured to monitor the purchase transactions by:

collecting, by the first financial account provider, transaction information associated with each of the purchase transactions from at least one of:

the user,

a merchant associated with a transaction with the user,

a server system that collects the transaction information, and

the second financial account provider.

23.   (Currently Amended) The system of claim 21, wherein the first financial account provider is further configured to receive a forecast goal from the user reflecting [[a]] <u>an</u> estimated transaction amount the user intends to perform using the first financial account over a future transaction monitoring period.

24.　(Original)　The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether the purchase transactions includes transaction amounts associated with the first financial account that collectively meet the forecast goal.

25.　(Original)　The system of claim 24, wherein the first financial account provider is configured to apply the incentive to the first financial account when the forecast goal is met.

26.　(Original)　The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether all of the transactions are associated with the first financial account.

27.　(Original)　The system of claim 26, wherein the first financial account provider is configured to apply a first incentive to the first financial account when all of the transactions are associated with the first financial account, wherein the first incentive is more attractive than other incentives that may be applied to the first financial account when the at least one of the transactions are not associated with the first financial account.

28.　(Original)　The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether a subset of the transactions are associated with the first financial account.

29.　(Original)　The system of claim 28, wherein the incentive maybe a first or second incentive and the financial account provider is configured to apply the second incentive to the first financial account when only a subset of the transactions are associated with the first financial account, wherein the second incentive is less attractive

than the first incentive that may be applied to the first financial account when all of the transactions are associated with the first financial account.

30.   (Original) The system of claim 29, wherein the second incentive is more attractive than a third incentive that is applied to the first financial account when the transactions include a fewer number of transactions associated with the first financial account than the number of transactions included in the subset of transactions.

31.   (Original) The system of claim 21, wherein the first financial account provider is configured to determine whether the monitored transactions meet the at least one predetermined condition by determining whether any of the transactions are associated with the second financial account and transferring any second financial account transactions to the first financial account based on the determination.

32.   (Original) The system of claim 31, wherein the first financial account provider transfers any second financial account transactions by providing payment for the second financial account transactions from the first financial account provider to the second financial account provider and adding a total transaction amount associated with the second financial account transactions to a balance associated with the first financial account.

33.   (Original) The system of claim 32, wherein the user gives authorization to the first financial account provider to transfer the second financial account transactions to the first financial account.

34.   (Original) The system of claim 21, wherein the incentive includes at least one of adjusting an interest rate for the first financial account, adjusting a credit limit for the first financial account, adjusting an account fee associated with the first financial account, and adding reward points to accumulating reward point total associated with the first financial account.

35. (Original) The system of claim 21, wherein the incentive is more attractive to the user when more of the transactions are associated with the first financial account as opposed to the second financial account.

36. (Original) The system of claim 21, wherein the first financial account provider is further configured to provide an incentive report to the user based on the applied incentive.

37. (Original) The system of claim 36, wherein the incentive report includes information associated with incentives that may have been applied to the first financial account based on different types of the predetermined condition.

38. (Original) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

monitoring transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

determining whether the monitored transactions meet at least one predetermined condition; and

applying an incentive to the first financial account based on the predetermined condition.

39. (Original) A method for providing incentives for a first financial account held by a user and associated with a first financial account provider, wherein the user also holds a second financial account associated with a second financial account provider, the method comprising:

monitoring transactions performed using the first and second financial accounts over a predetermined transaction monitoring period;

determining whether the monitored transactions include at least one transaction associated with the second financial account; and

transferring the at least one second financial account transaction to the first financial account such that the first financial account provider sends a payment to the second financial account provider for the at least one second financial account transaction and applying a total purchase amount for the at least one second financial account transactions to a balance of the first financial account.